



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: David P. Cook

Serial No.: 09/427,968

Filed: October 27, 1999

For: CENTRALIZED AUTHORIZATION
AND FRAUD-PREVENTION SYSTEM
FOR NETWORK-BASED
TRANSACTIONS

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Attorney Docket No. 26796.2

Customer No. 27683

Group Art Unit: 2766

Examiner: Jalatee Worjloh

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Technology Center 2100

Commissioner For Patents
Washington, DC 20231

Sir:

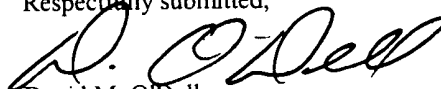
Pursuant to the provisions of 37 C.F.R. § 1.97, Applicant hereby makes of record the references set forth in the attached modified form PTO-1449. No inference should be made that the cited references are in fact material, are in fact prior art, or that no better art exists. The cited patents are listed in numerical order and not in any order based on their pertinence. No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

It is requested that the Examiner fully consider the cited references and that they be cited on the front of any patent issuing from this application.

Copies of the cited references are attached.

An early action on the merits is respectfully requested.

Respectfully submitted,


David M. O'Dell
Reg. N. 42,044

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GROUP 3600

Dated: 5-23-02

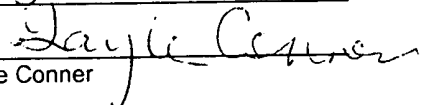
HAYNES AND BOONE, LLP
901 Main Street, Suite 3100
Dallas, Texas 75202-3789
Telephone: 214/651-5262
Facsimile: 214/651-5940
File: 26796.2

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231

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Gayle Conner